IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF MICHIGAN

Margaret Perkins, Plaintiff, v.	: : Civil Action No.: :
Global Trust Management LLC,	: : DEMAND FOR JURY TRIAL
Defendant.	: :
	:

COMPLAINT & JURY DEMAND

For this Complaint, the Plaintiff, Margaret Perkins, by undersigned counsel, states as follows:

JURISDICTION

- 1. This action arises out of Defendant's repeated violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* ("FDCPA"), and the invasions of Plaintiff's personal privacy by the Defendant and its agents in their illegal efforts to collect a consumer debt.
- 2. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that the Defendant transacts business in this District and a substantial portion of the acts giving rise to this action occurred in this District.

PARTIES

- 3. The Plaintiff, Margaret Perkins ("Plaintiff"), is an adult individual residing in Clinton Twp., Michigan, and is a "consumer" as the term is defined by 15 U.S.C. § 1692a(3).
- 4. Defendant Global Trust Management LLC ("Global Trust"), is a Florida business entity with an address of 5840 West Cypress Street, Tampa, Florida 33607, operating as a collection agency, and is a "debt collector" as the term is defined by 15 U.S.C. § 1692a(6).
- 5. Global Trust at all times acted by and through one or more of the collectors.

ALLEGATIONS APPLICABLE TO ALL COUNTS

A. The Debt

- 6. The Plaintiff allegedly incurred a financial obligation (the "Debt") to an original creditor (the "Creditor").
- 7. The Debt arose from services provided by the Creditor which were primarily for family, personal or household purposes and which meets the definition of a "debt" under 15 U.S.C. § 1692a(5).
- 8. The Debt was purchased, assigned or transferred to Global Trust for collection, or Global Trust was employed by the Creditor to collect the Debt.

9. The Defendant attempted to collect the Debt and, as such, engaged in "communications" as defined in 15 U.S.C. § 1692a(2).

B. Global Trust Engages in Harassment and Abusive Tactics

- 10. On or around June 1, 2020, Global Trust left a voicemail message for Plaintiff in an attempt to collect the Debt.
- 11. In the voicemail message, Global Trust failed to state its company name, and that the call was from a debt collector.
- 12. Plaintiff returned the call to Global Trust and Plaintiff told Global Trust she would research the Debt.
- 13. Global Trust threatened to call Plaintiff's mother, who is not a cosigner on the Debt, if Plaintiff did not call Global Trust back by the end of the day.

C. Plaintiff Suffered Actual Damages

- 14. The Plaintiff has suffered and continues to suffer actual damages as a result of the Defendant's unlawful conduct.
- 15. As a direct consequence of the Defendant's acts, practices and conduct, the Plaintiff suffered and continues to suffer from humiliation, anger, anxiety, emotional distress, fear, frustration and embarrassment.

COUNT I

VIOLATIONS OF THE FDCPA 15 U.S.C. § 1692, et seq.

- 16. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 17. The Defendant's conduct violated 15 U.S.C. § 1692d in that Defendant engaged in behavior the natural consequence of which was to harass, oppress, or abuse the Plaintiff in connection with the collection of a debt.
- 18. The Defendant's conduct violated 15 U.S.C. § 1692d(6) in that Defendant placed calls to the Plaintiff without disclosing the identity of the debt collection agency.
- 19. The Defendant's conduct violated 15 U.S.C. § 1692e in that Defendant used false, deceptive, or misleading representation or means in connection with the collection of a debt.
- 20. The Defendant's conduct violated 15 U.S.C. § 1692e(10) in that Defendant employed false and deceptive means to collect a debt.
- 21. The Defendant's conduct violated 15 U.S.C. § 1692e(11) in that Defendant failed to inform the consumer that the communication was an attempt to collect a debt.
- 22. The Defendant's conduct violated 15 U.S.C. § 1692f in that Defendant used unfair and unconscionable means to collect a debt.

- 23. The foregoing acts and omissions of the Defendant constitute numerous and multiple violations of the FDCPA, including every one of the above-cited provisions.
- 24. The Plaintiff is entitled to damages as a result of Defendant's violations.

PRAYER FOR RELIEF

WHEREFORE, the Plaintiff prays that judgment be entered against Defendant:

- 1. Actual damages pursuant to 15 U.S.C. § 1692k(a)(1) against Defendant;
- 2. Statutory damages of \$1,000.00 pursuant to 15 U.S.C. §1692k(a)(2)(A) against Defendant;
- Costs of litigation and reasonable attorney's fees pursuant to 15
 U.S.C. § 1692k(a)(3) against Defendant;
- 4. Punitive damages against Defendant; and
- 5. Such other and further relief as may be just and proper.

TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: May 5, 2021

Respectfully submitted,

By: /s/ Sergei Lemberg, Esq.
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